Section 1332 of the Patient Protection and Affordable Care Act (PPACA)
State Innovation Waivers – Reinsurance Waiver Quarterly Report

Reporting Instructions: Use the following template to capture data for quarterly 1332 waiver grant reporting, as specified in 45 CFR 155.1324(a), and referenced in your grant specific terms and conditions (STC). Quarterly reports are due 60 days following the end of each calendar quarter.

STATE: Oregon

A. GRANTEE INFORMATION

1. Reporting Period End Date 09/30/2025			**2. Report Due Date** 11/30/2025
3. 1st Quarterly Report ○	**2nd Quarterly Report** ○	**3rd Quarterly Report** ◉	**4. Federal Agency and Organization Element to Which Report is Submitted** Consumer Information & Insurance Oversight (CCIIO)

5. Federal Grant Number Assigned by Federal Agency SIWIW180003-01-70	**6a. DUNS Number** 809579451	**6b. EIN** 93-0952020

7. Recipient Organization Name
Oregon Department of Consumer and Business Services

Address Line 1
350 Winter Street NE

Address Line 2

Address Line 3

City Salem	**State** Oregon	**Zip Code** 97301

Zip Extension 3875	**8. Grant Period Start Date** 01/01/2018

9. Grant Period End Date
12/31/2027

10. Other Attachments (attach other documents as needed or as instructed by the awarding Federal agency)

INFORMATION NOT RELEASABLE TO THE PUBLIC UNLESS AUTHORIZED BY LAW: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Section 1332 of the Patient Protection and Affordable Care Act (PPACA)
State Innovation Waivers – Reinsurance Waiver Quarterly Report

B. REPORT CERTIFICATION

11. Certification: I certify to the best of my knowledge and belief that this report is correct and complete for performance of activities for the purposes set forth in the award documents.

11a. Typed or printed name and title of Authorized Certifying Official	**11b. Signature of Authorized Certifying Official**
Kirsten L. Anderson, Acting Administrator Central Services Division Department of Consumer and Business Services	Kirsten Anderson Digitally signed by Kirsten Anderson Date: 2025.11.24 10:27:42 -08'00'
11c. Telephone (area code, number, and extension) (503) 507-2454	**11d. E-mail address** Kirsten.L.Anderson@DCBS.Oregon.gov

11e. Date report submitted (month/day/year)

11/24/2025

C. PROGRESS OF SECTION 1332 WAIVER - General

12. Provide an update on progress made in implementing and/or operating the approved 1332 waiver.

The Oregon Reinsurance Program's PPACA 1332 Waiver has been operating within the Standard Terms and Conditions (STD) of the 'Departments' with no current plans to make any changes to the STD at this time. Enrollment has been solid and current funding levels will support the OPR for the 2025 program year.

Enrollment report
Third quarter enrollment for individual ACA compliant plans ending September 30, 2025 for both on and off market totaled 153,417 members (on exchange 123,232, off exchange 30,185). Qualifying members from this group can find healthcare opportunities from the Oregon Health Authority's Medicaid Benefit Health Programs who fall within the 138 to 200 FPL bracket as of July 1, 2024.

Impact of Benefit Health Plan (Medicaid)
At this time, impact from the implementation of the Oregon Health Authority Benefit Health Plan (BHP) is inconclusive. Even though enrollment for the Individual Market totaled 164,247 on September 30, 2024, the data analyst can only suggest that movement to the BHP did occur, however, the exact amount is undetermined at this time for the 3rd quarter of 2025.

ORP Reimbursements 2024 Program year

INFORMATION NOT RELEASABLE TO THE PUBLIC UNLESS AUTHORIZED BY LAW: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Section 1332 of the Patient Protection and Affordable Care Act (PPACA)
State Innovation Waivers – Reinsurance Waiver Quarterly Report

ORP Healthcare claims for 2024 ORP Program year totaled, $118,602,907.21. Audits have been conducted to ensure all healthcare claims have been processed. The reimbursements for the 2024 program year have been paid to the six eligible health insurance providers on the Oregon Health Insurance Marketplace (OHIM). The parameters for the 2024 program year were an attachment point of $95,000, coinsurance rate of 50 percent, and a cap of $1,000,000. Oregon had 2,137 members reach the given parameters for the 2024 program year. The budget was set at $121,000,000. All eligible healthcare claims totaled $118,602,907.21. Federal funds of $86,992,825 were drawn down from the payment management system to reimburse Oregon's eligible health insurance carriers on the OHIM. The remaining balance was reimbursed from Oregon's dedicated Health System Fund.

13. Describe any implementation and/or operational challenges, including plans for and results of associated corrective actions. After the first quarter, only report on changes and/or updates, as appropriate.

No changes to report at this time.

INFORMATION NOT RELEASABLE TO THE PUBLIC UNLESS AUTHORIZED BY LAW: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Section 1332 of the Patient Protection and Affordable Care Act (PPACA)
State Innovation Waivers – Reinsurance Waiver Quarterly Report

D. POST-AWARD FORUM

(for Quarter Post-Award Forum was held)

14. Was the date, time, and location of the Post-Award Forum advertised 30 days in advance?

(●) **Yes**

( ) **No**

15. State website address where Post-Award Forum was advertised

https://dfr.oregon.gov/business/reg/health/Documents/reinsurance-program/20210720-postaward-forum-presentation.pdf

16. Date Post-Award Forum took place

L&I Building 350 Winter Street NE Salem, Oregon and Virtually

17. Summary of Post-Award Forum, held in accordance with §155.1320(c), including all public comments received and actions taken in response to concerns or comments.

The Post-Award Forum for the State of Oregon's PPACA1332 State Innovation Waiver Budget for the 2025 Program Year was held on Monday July 14, 2025. Fifteen members of the public attended, and no questions were asked. The event took 45 minutes to convene.

18. Other Attachments (attach other documents as needed pertaining to Post-Award Form

INFORMATION NOT RELEASABLE TO THE PUBLIC UNLESS AUTHORIZED BY LAW: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.